

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GEORGE LEROY PETTIT, II
PAULETTE JO PETTIT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23407

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/13/2016 and confirmed on 10/24/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|------|-------------------|
| Total Receipts | | 167,832.00 |
| Less Refunds to Debtor | 0.00 | |
| TOTAL AMOUNT OF PLAN FUND | | 167,832.00 |

| | | |
|------------------------------------|----------|------------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,000.00 | |
| Trustee Fee | 7,899.25 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 10,899.25 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------|--------------|-----------|----------|-------------------|
| Secured | | | | | |
| | PNC BANK NA Acct: 3739 | 0.00 | 46,719.59 | 0.00 | 46,719.59 |
| | PNC BANK NA Acct: 3739 | 14.12 | 14.12 | 0.00 | 14.12 |
| | CLEARVIEW FCU** Acct: 0074 | 0.00 | 31,078.28 | 0.00 | 31,078.28 |
| | PNC BANK NA Acct: 4374 | 0.00 | 33,470.08 | 0.00 | 33,470.08 |
| | | | | | 111,282.07 |

| | | | | | |
|----------|----------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | SCOTT R LOWDEN ESQ** Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | GEORGE LEROY PETTIT, II Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | RICE AND ASSOCIATES Acct: | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | DAVID A RICE ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | NICOTERO & LOWDEN PC Acct: | 0.00 | 0.00 | 0.00 | 0.00 |

*** NONE ***

| | | | | | |
|-----------|---|----------|----------|------|----------|
| Unsecured | | | | | |
| | CAPITAL ONE** Acct: 4685 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 1311 | 2,871.69 | 1,080.66 | 0.00 | 1,080.66 |
| | CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7005 | 1,403.53 | 528.18 | 0.00 | 528.18 |
| | JPMORGAN CHASE BANK NA Acct: 4918 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JPMORGAN CHASE BANK NA Acct: 9130 | 0.00 | 0.00 | 0.00 | 0.00 |
| | QUANTUM3 GROUP LLC AGNT - COMENI | 1,102.21 | 414.78 | 0.00 | 414.78 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 3441 | | | | |
| | NAVIENT SOLUTIONS LLC O/B/O US DEP/ | 61,799.96 | 23,256.36 | 0.00 | 23,256.36 |
| | Acct: 3439 | | | | |
| | DEPARTMENT STORES NATIONAL BANK | 1,157.81 | 435.71 | 0.00 | 435.71 |
| | Acct: 8870 | | | | |
| | FIRST NATIONAL BANK OF OMAHA(*) | 3,705.74 | 1,394.53 | 0.00 | 1,394.53 |
| | Acct: 8601 | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 12,138.12 | 4,567.78 | 0.00 | 4,567.78 |
| | Acct: 9082 | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 8,134.68 | 3,061.21 | 0.00 | 3,061.21 |
| | Acct: 7845 | | | | |
| | MERRICK BANK | 1,719.87 | 647.21 | 0.00 | 647.21 |
| | Acct: 7299 | | | | |
| | SEARS/CITI CARD USA*++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2941 | | | | |
| | MIDLAND FUNDING LLC | 1,430.58 | 538.36 | 0.00 | 538.36 |
| | Acct: 6114 | | | | |
| | CAVALRY SPV I LLC - ASSIGNEE(*) | 5,304.84 | 1,996.30 | 0.00 | 1,996.30 |
| | Acct: 6546 | | | | |
| | MIDLAND FUNDING LLC | 1,855.86 | 698.39 | 0.00 | 698.39 |
| | Acct: 2049 | | | | |
| | MIDLAND FUNDING LLC | 9,520.84 | 3,582.85 | 0.00 | 3,582.85 |
| | Acct: 6117 | | | | |
| | MIDLAND FUNDING LLC | 4,354.55 | 1,638.69 | 0.00 | 1,638.69 |
| | Acct: 7456 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 4,552.47 | 1,713.18 | 0.00 | 1,713.18 |
| | Acct: 9473 | | | | |
| | CAPITAL ONE BANK (USA) NA CABELAS C | 256.41 | 96.49 | 0.00 | 96.49 |
| | Acct: 7291 | | | | |
| | SYNCHRONY BANK++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXXXXPRAE | | | | |
| | BRIAN C NICHOLAS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 45,650.68 |

TOTAL PAID TO CREDITORS

156,932.75

TOTAL CLAIMED

PRIORITY 0.00

SECURED 14.12

UNSECURED 121,309.16

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

GEORGE LEROY PETTIT, II
PAULETTE JO PETTIT
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-23407

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
George Leroy Pettit, II
Paulette Jo Pettit
Debtors

Case No. 16-23407-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 24, 2021

User: dbas
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + George Leroy Pettit, II, Paulette Jo Pettit, 1970 Jefferson Avenue, Washington, PA 15301-1507 |
| 14288361 | + Cap1/bstby, P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 14288368 | + Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412 |
| 14296973 | ++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | Email/PDF: rmscedi@recoverycorp.com | Sep 24 2021 23:31:25 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14288362 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 24 2021 23:21:04 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 15032962 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Sep 24 2021 23:31:34 | Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901 |
| 14317331 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 24 2021 23:21:04 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14332163 | + Email/Text: bankruptcy@cavps.com | Sep 24 2021 23:12:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14288364 | + Email/Text: bankruptcy@clearviewfcu.org | Sep 24 2021 23:12:00 | Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212 |
| 14288365 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 24 2021 23:12:00 | Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789 |
| 14288367 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 24 2021 23:31:31 | Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040 |
| 14342100 | Email/Text: bnc-quantum@quantum3group.com | Sep 24 2021 23:12:00 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14288366 | + Email/PDF: pa_dc_ed@navient.com | Sep 24 2021 23:21:05 | Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 14288363 | Email/PDF: ais.chase.ebn@americaninfosource.com | Sep 24 2021 23:21:13 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14347363 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 24 2021 23:21:05 | LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14745429 | Email/PDF: resurgentbknotifications@resurgent.com | | |

District/off: 0315-2

User: dbas

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Date Rcvd: Sep 24, 2021

Form ID: pdf900

Total Noticed: 38

| | | | |
|----------|--|----------------------|---|
| | | Sep 24 2021 23:31:26 | LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587 |
| 14288369 | + Email/Text: bk@lendingclub.com | | |
| | | Sep 24 2021 23:12:00 | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985 |
| 14328992 | Email/PDF: MerrickBKNotifications@Resurgent.com | | |
| | | Sep 24 2021 23:20:59 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14331745 | + Email/Text: bankruptcydpt@mcmcg.com | | |
| | | Sep 24 2021 23:12:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14288370 | + Email/PDF: MerrickBKNotifications@Resurgent.com | | |
| | | Sep 24 2021 23:21:04 | Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 14339140 | Email/PDF: pa_dc_claims@navient.com | | |
| | | Sep 24 2021 23:21:05 | Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14335300 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Sep 24 2021 23:12:00 | PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101 |
| 14335696 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Sep 24 2021 23:12:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14288371 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Sep 24 2021 23:12:00 | Pnc Bank, Po Box 3180, Pittsburgh, PA 15230 |
| 14288372 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Sep 24 2021 23:12:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 14349442 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | | |
| | | Sep 24 2021 23:31:26 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14320037 | Email/Text: bnc-quantum@quantum3group.com | | |
| | | Sep 24 2021 23:12:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14289169 | Email/PDF: rmscedi@recoverycorp.com | | |
| | | Sep 24 2021 23:31:26 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14288373 | + Email/PDF: Citi.BNC.Correspondence@citi.com | | |
| | | Sep 24 2021 23:31:37 | Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282 |
| 14288374 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Sep 24 2021 23:21:13 | Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005 |
| 14288375 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Sep 24 2021 23:20:54 | Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14288376 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Sep 24 2021 23:21:13 | Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005 |
| 14288377 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Sep 24 2021 23:20:54 | Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005 |
| 14288378 | Email/PDF: gecsed@recoverycorp.com | | |
| | | Sep 24 2021 23:21:13 | Syncb/walmart, Po Box 965024, El Paso, TX 79998 |
| 14288379 | + Email/PDF: Citi.BNC.Correspondence@citi.com | | |
| | | Sep 24 2021 23:31:36 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 14342252 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | | |
| | | Sep 24 2021 23:21:13 | WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609 |
| 14288380 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | | |
| | | Sep 24 2021 23:20:55 | Worlds Foremost Bank / Cabellas, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: dbas

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Date Rcvd: Sep 24, 2021

Form ID: pdf900

Total Noticed: 38

| | |
|----|--|
| cr | PNC Bank, N.A. |
| cr | PNC Bank, National Association |
| cr | *+ Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com |
| David Neeren | on behalf of Creditor PNC Bank N.A. dneeren@rasnj.com |
| David Neeren | on behalf of Creditor PNC Bank National Association dneeren@rasnj.com |
| David A. Rice | on behalf of Debtor George Leroy Pettit II ricelaw1@verizon.net, lowdenscott@gmail.com |
| David A. Rice | on behalf of Joint Debtor Paulette Jo Pettit ricelaw1@verizon.net lowdenscott@gmail.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Scott R. Lowden | on behalf of Joint Debtor Paulette Jo Pettit niclowlg1@comcast.net |
| Scott R. Lowden | on behalf of Debtor George Leroy Pettit II niclowlg1@comcast.net |

TOTAL: 10